

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MANSON W. SETO
KRISTIN K. SETO
Debtor(s)

Case No. 12-23374JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2012.
- 2) The plan was confirmed on 09/21/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/17/2013, 09/22/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/01/2017.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,378.03.
- 10) Amount of unsecured claims discharged without payment: \$13,624.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$166,351.92
Less amount refunded to debtor	\$1,355.11

NET RECEIPTS: **\$164,996.81**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,314.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,136.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,451.74**

Attorney fees paid and disclosed by debtor: \$1,266.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	23,387.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	12,308.00	0.00	3,556.92	3,556.92	959.03
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	1,353.20	1,353.20	0.00	0.00
BANK OF AMERICA(*)	Secured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BEST BUY++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,341.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE(*)	Secured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	241.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	143.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	143.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	27,269.00	42,319.57	42,319.57	0.00	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	3,614.88	0.00
FIRST USA	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/HOME DESIGN CENTER++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	39,686.00	39,342.89	0.00	7,470.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK NA	Secured	0.00	2,233.98	2,233.98	2,233.98	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
LSF9 MASTER PARTICIPATION TRUS	Priority	0.00	492.00	0.00	0.00	0.00
LSF9 MASTER PARTICIPATION TRUS	Priority	0.00	175.00	25.00	25.00	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	171,284.97	185,442.76	0.00	87,078.04	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	0.00	15,000.25	15,000.25	15,000.25	0.00
METABANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC**++	Unsecured	129.00	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LL	Priority	NA	14,025.25	0.00	13,076.56	0.00
PNC BANK FORMERLY NATIONAL C	Secured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	824.00	824.36	824.36	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	926.00	926.59	926.59	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,230.00	1,230.59	1,230.59	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,911.00	5,471.74	5,471.74	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	335.00	372.04	372.04	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	NA	0.00	0.00	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	9,899.00	10,069.32	10,069.32	10,069.32	4,208.08
REGIONAL FINANCE CORP++	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE ECFC	Unsecured	1,669.00	1,616.72	1,616.72	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	1.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	1.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	1.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	1.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SOUTH FAYETTE SD (S FAYETTE TW	Secured	4,978.00	4,978.68	4,978.68	4,978.68	2,042.82
SOUTH FAYETTE SD (S FAYETTE TW	Secured	0.00	1,231.51	1,231.51	1,231.51	0.00
TAYLOR BEAN & WHITAKER MTG IN	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSAL CARD SVCS/CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/NEW YORK & CO	Unsecured	1.00	NA	NA	0.00	0.00
WFNNB/NEW YORK & CO	Unsecured	1,372.00	NA	NA	0.00	0.00
WORLD FINCL NETWORK NATL BAN	Unsecured	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$94,548.04	\$0.00
Mortgage Arrearage	\$17,234.23	\$17,234.23	\$0.00
Debt Secured by Vehicle	\$13,626.24	\$13,626.24	\$5,167.11
All Other Secured	\$6,210.19	\$6,210.19	\$2,042.82
TOTAL SECURED:	\$37,070.66	\$131,618.70	\$7,209.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25.00	\$16,716.44	\$0.00
TOTAL PRIORITY:	\$25.00	\$16,716.44	\$0.00
GENERAL UNSECURED PAYMENTS:	\$54,114.81	\$0.00	\$0.00

Disbursements:
Expenses of Administration
Disbursements to Creditors
TOTAL DISBURSEMENTS :

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/29/2018

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.